

<i>SERFF Tracking Number:</i>	<i>META-126507901</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44941</i>
<i>Company Tracking Number:</i>	<i>I10-01</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>Individual LTCI Advertising/I10-01</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCI Advertising	SERFF Tr Num: META-126507901	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 44941
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: I10-01	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Author: Cherise Crittenden	Disposition Date: 03/08/2010
	Date Submitted: 02/19/2010	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Individual LTCI Advertising	Status of Filing in Domicile: Authorized
Project Number: I10-01	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 03/08/2010	Explanation for Other Group Market Type:
	State Status Changed: 03/08/2010
Deemer Date:	Created By: Cherise Crittenden
Submitted By: Cherise Crittenden	Corresponding Filing Tracking Number:
Filing Description:	
February 18, 2010	

Commissioner of Insurance
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829

SERFF Tracking Number: META-126507901 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 44941
Company Tracking Number: I10-01
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: Individual LTCI Advertising/I10-01
MetLife Company Filing No. I10-01

Advertising Form Number Brief Description of Advertising Material
ADF#1787.10A Multi-Life Employer First Sale Presentation – Benefits Solution

Dear Sir/Madam

We enclose for filing electronic copies of the Individual long-term care advertising material described below. The materials are intended for use with the following approved individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR approved by your Department on January 13, 2005 and LTC2007 AR approved on August 17, 2007.

The advertising materials are new and do not replace materials previously filed with your Department.

We consider the material Invitation to Inquire advertisement.

This electronic submission includes the following:

- the advertisement
- the NAIC form
- an explanation of variables identifying how the variable material will be modified
- this letter
- See the EFT Transmittal for the \$50.00 filing fee.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Cherise Crittenden, Consultant-Compliance ccrittenden@metlife.com
MKTG
57 Green Farms Road 203-221-6594 [Phone]
Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:

SERFF Tracking Number: META-126507901 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 44941
Company Tracking Number: I10-01
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: Individual LTCI Advertising/I10-01

New York, NY 10036-6796 FEIN Number: 13-5581829
(212) 578-2211 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per adv x 1=\$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$50.00	02/19/2010	34304577

<i>SERFF Tracking Number:</i>	<i>META-126507901</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44941</i>
<i>Company Tracking Number:</i>	<i>I10-01</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>Individual LTCI Advertising/I10-01</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/08/2010	03/08/2010

<i>SERFF Tracking Number:</i>	<i>META-126507901</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44941</i>
<i>Company Tracking Number:</i>	<i>I10-01</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>Individual LTCI Advertising/I10-01</i>		

Disposition

Disposition Date: 03/08/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	META-126507901	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	44941
Company Tracking Number:	I10-01		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	Individual LTCI Advertising/I10-01		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Supporting Document	Explanation of variables		Yes
Supporting Document	NAIC Form		Yes
Form	Multi-Life Employer First Sale		Yes
	Presentation - Benefits Solution		

SERFF Tracking Number:	META-126507901	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	44941
Company Tracking Number:	I10-01		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCl Advertising		
Project Name/Number:	Individual LTCl Advertising/I10-01		

Form Schedule

Lead Form Number: ADF#1787.10A

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1787.10A	Advertising	Multi-Life Employer First Sale Presentation - Benefits Solution	Initial			ADF#1787.10A Employer 1st Sale Presentation_Benefits Solution.pdf



A Benefits Solution for [insert company name]

Long-Term Care Insurance (LTCI)

ADF#1787.10A

Metropolitan Life Insurance Company, (MetLife), New York, New York 10166

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A Powerful Benefits Solution

MetLife

***A simple solution to a
very serious matter***

•Not A Deposit Or Other Obligation Of Bank • Not FDIC Insured •Not Insured By Any Federal Government Agency • Not Issued,
Guaranteed or Underwritten By Bank Or FDIC •Not A Condition To The provision Or Term Of Any Banking Service Or Activity •
Policy Is An Obligation Of The Issuing Insurance Company

Trust the Strength of MetLife

- Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S.¹
- In 1983 MetLife established a dedicated unit to exclusively focus on the Long-Term Care Insurance (LTCI) product offering, and
- Is one of the largest Long-Term Care Insurance carriers in the U.S. today.²

[¹MetLife listed 39 on the annual ranking of the Fortune 500 companies as of April 2009. FORTUNE ranks MetLife among the “Most Admired” U.S. companies (March 2009).]

[²2009 Individual LIMRA Sales Report on Long-Term Care Insurance.]

MetLife Study of Employee Benefits Trends

- National survey – [7th year]
- Probes current needs, challenges & experiences
- Explores employee perception of benefits
- Discusses impact of economy on employee benefits; their importance to employee retention

[MetLife Seventh Annual Study of Employee Benefits Trends, 2009.]

Top Priorities for Employers

- Retain employees
- Control costs
- Increase employee productivity
- Improve job satisfaction
- Attract quality employees

[MetLife Seventh Annual Study of Employee Benefits Trends, 2009.]

Top Priorities for Employees

- 54% of employees are concerned about providing for their long-term care needs¹
- 61% of employees are concerned about providing for a spouse's or partner's long term care needs¹
- Long-term care insurance helps to protect the retirement savings you helped your employees build



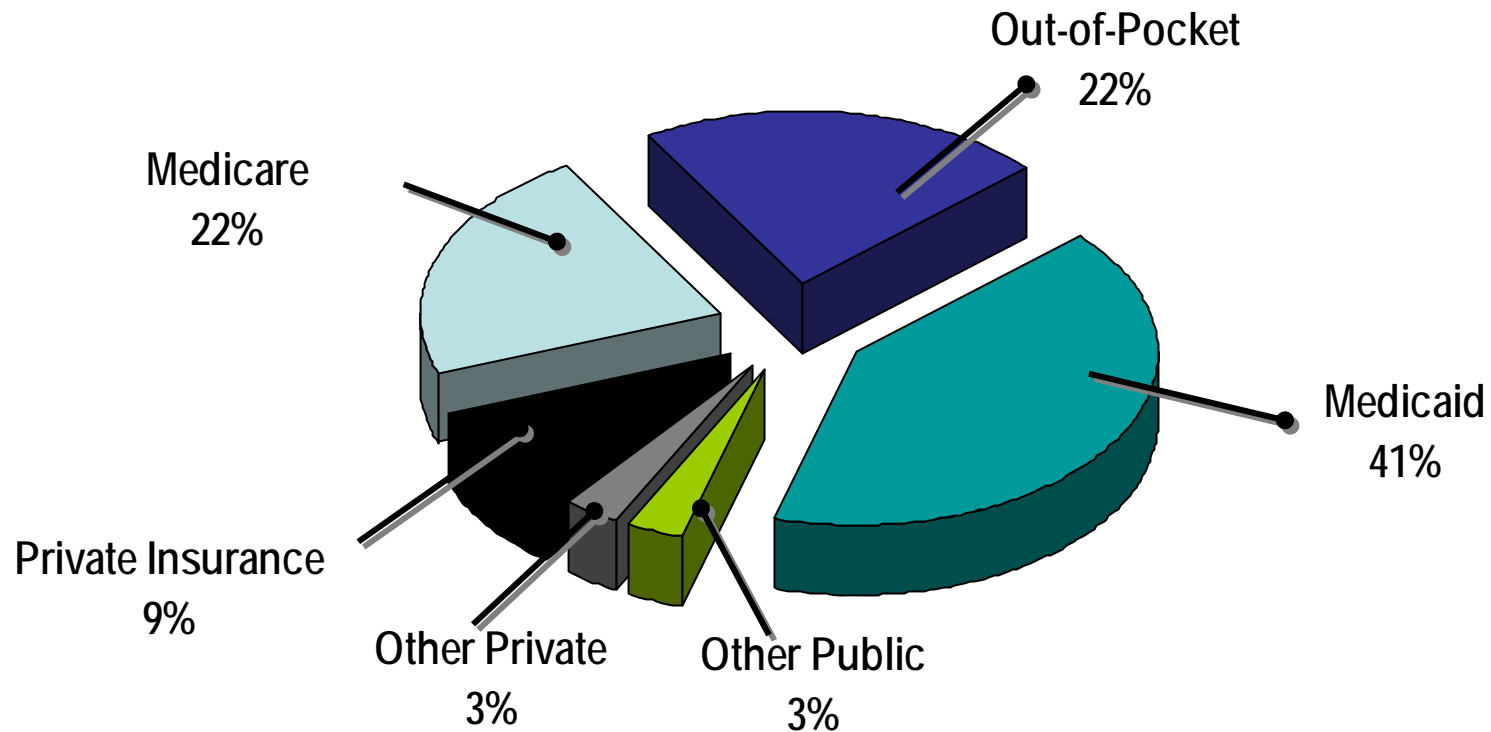
¹MetLife Seventh Annual Study of Employee Benefits Trends, 2009.]

What is long-term care?

- Long-term care is the care needed if a person:
 - Can no longer care for him/herself independently and needs assistance with Activities of Daily Living (ADLs) such as eating, dressing and bathing*
 - Needs supervision due to severe cognitive impairment such as Alzheimer's Disease
- The need for long-term care can affect people of all ages due to an accident, chronic illness, or advancing age

*Activities of Daily Living include dressing, bathing, eating, transferring, toileting and continence.

Who pays for long-term care?



Kaiser Commission on Medicaid and the Uninsured, Medicaid Long-Term Care Services and Supports, *Who Pays for Long-term Care?*, 12/ 2007. Note: Total LTC expenditures includes only spending on nursing home and home health services. Some community-based services financed primarily through Medicaid home and community-based waivers and delivered in other settings are not represented here. Source: KCMU estimates are based on CMS National health Accounts data, 2007. In CA Medicaid is Medi-Cal, home health services is home health care services.

Cost of Care – National Averages

	2004	2009
Home Care	\$ 23,400*	\$ 27,300***
Assisted Living	\$ 30,288**	\$ 37,572***
Nursing Home	\$ 61,685*	\$ 72,270***
Adult Day Services	not available	\$ 17,420***

* MetLife Mature Market Institute®, "The MetLife Market Survey on Nursing Home and Home Care Costs," 2004.

** MetLife Mature Market Institute®, "The MetLife Market Survey on Assisted Living Costs," 2004.

***MetLife Mature Market Institute®, *Market Survey of Long-Term Care Costs: The 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs, October 2009.*

(Home Care and Adult Day Services costs can vary based on specific circumstances; Home Care rates are based on a home health aide at \$19/hour in 2004/\$21/hour in 2009 providing 5 hours of care per day for 5 days a week. Adult Day Services rates are based on \$67/day for 5 days a week.)

Why Long-Term Care Insurance

**Long-Term Care Insurance is designed
to help you cover the expenses
for long-term care services should the need
occur.**

Long-Term Care Insurance Multi-Life Program

- As few as 3 approved lives*
- MetLife offers a variety of products
 - Flexible plans designed to meet the needs of your employees and their different lifestages;
 - Customized solutions, including cash or reimbursement plans
- Simple to implement and administer

* State variations apply.

Multi-Life Program - Benefits Solution For Your Company

- Flexible plan contributions:
 - Fully or partially employer paid with buy-up options available
 - Voluntary
- Potential tax deductible premiums for employer paid contributions
- Variety of flexible billing options
 - 3rd party administration
 - Direct bill
 - List bill

Multi-Life Program - Benefits Solution For Your Employees

Underwriting with as few as 6 yes or no health questions*



- **Discounts Available**:**
 - Multi-Life Discount – 5% or 10%
 - Spousal Discount*** – 30%
 - Marital Discount – 15%
 - Preferred Health Discount – 10%
 - Residential Discount – 15%

* Simplified Underwriting: minimal health questions for eligible employees. Modified Underwriting : Fewer health questions and more lenient age range requirements than for full Individual application.

** Not all discounts available in all states.

***Spousal discount includes domestic & civil union partners in states where permitted by law.

Multi-Life Program - Benefits Solution For Your Employees

- Full portability, employees keep any applicable discounts as long as policy is in effect
- Payroll deduction
- Additional family members may be eligible for coverage:
 - Spouses*
 - Adult Children (18 & older) of employees/retirees
 - Parents, step-parents, and in-laws
 - Grandparents, step-grandparents and in-laws

*Includes domestic & civil union partners, only in states where permitted by law. Not permitted in Idaho.

Federal Tax Benefit Summary

Insert appropriate Federal Tax Benefit Summary slides.
(See slides that follow “Important Information” slide, i.e.,
last four slides in the presentation.)

The MetLife Difference

- High ratings from the financial rating agencies for our ability to meet policyholder obligations*
- Simple approval & claims processes
- [95%] of claimants surveyed rated the claims process excellent or very good**
- MetLife Mature Market Institute®
- Care Coordination Services***

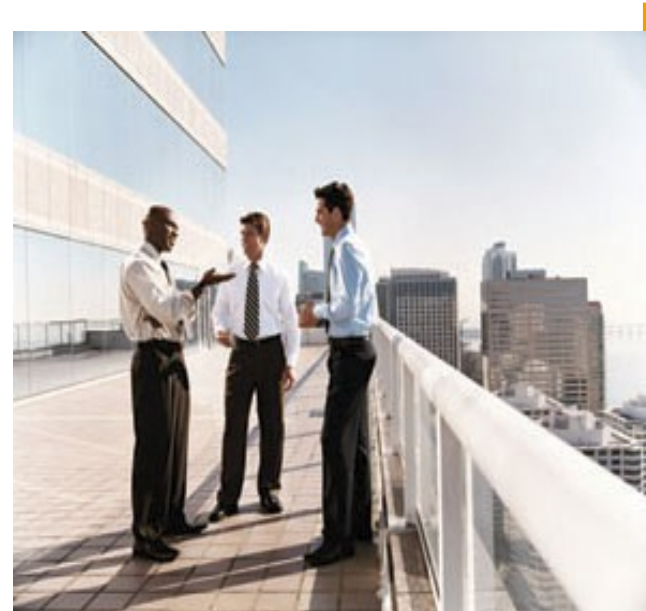
* For MetLife's most current ratings, visit www.metlife.com/about and click on "Ratings."

** [MetLife Quality Survey-benefit Authorization process Proprietary Form – Monthly Report, MetLife Analytics and Reporting Team, January 2010.]

*** There is no cost to the policyholder for MetLife provided care coordination services. The services of an independent care coordinator may be used at an additional cost to the policyholder.

My Next Steps

- Your agent/broker can develop a communication strategy
 - Education & Enrollment
 - Effective launch & awareness materials including:
 - Emails
 - Letters
 - Posters and Flyers
 - Brochures
 - On-site enrollment support



Your Next Steps



- Provide a census
- Establish a launch date, [determine employer contribution]
- Approve communication strategy & ongoing awareness activities
- Help arrange and support on-site informational meetings

Important Information

- This long-term care insurance solicitation describes coverage offered by Metropolitan Life Insurance Company ("MetLife"). Depending on state availability, coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC and LTC2007. In some states, coverage may be offered by the above-referenced policy numbers followed by the state's 2-letter abbreviation; a revised edition date; "ML" for Multi-Life policies; or "P" for Partnership policies.
- Like most long-term care insurance policies, MetLife's LTC Insurance policies are guaranteed renewable and cannot be cancelled due to an increase in your age or a change in your health. Premium rates can be raised as the result of a rate increase made on a class-basis.
- MetLife's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in-force.
- Any discussion of taxes is intended to be general in nature. Actual tax consequences depend on your particular situation. Tax laws are subject to change and to different interpretations. MetLife does not provide legal/tax or ERISA advice. Consult your own legal, tax and ERISA Advisors.
- The insurance coverage discussed in this presentation is intended to constitute qualified long-term care insurance under Section 7702B(1)(b) of the Internal Revenue Code of 1986.
- Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this sales presentation is not intended, and cannot be used by anyone to avoid IRS penalties. This sales presentation supports the promotion and marketing of this long-term care insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

Texas residents may contact the Health Information Counseling and Advocacy Program (HICAP) for information on long-term care insurance at 701 51st W-352, Austin, TX 78751 or 1-800-252-9240.

MetLife

Federal Tax Benefit Summary – C- Corporation*

	C-Corporation
Business Tax Deduction	Generally 100% of total premiums paid by employer for employees, their spouses and their qualified dependents are deductible
Personal Tax Deduction for Owner(s)	None
Income Tax to Employee	Generally none
Income Tax to Owner(s)	Generally none
Taxation of Benefits Received**	Benefits received from a Tax Qualified Long-Term Care Insurance Policy are not generally taxable as income

*Employers should consult with their own tax and legal advisors. Note: It is possible that provisions of the IRC other than section 7702(B) may, under certain circumstances, limit the employer's deduction for accident and health insurance premiums. **The federal tax law limits the amount of per diem type benefits that may be received income tax-free under a TQ LTCI policy to the greater of (a) the qualified long term care expense incurred, or (b) the per diem limit imposed by the internal revenue code.

Federal Tax Benefit Summary – S-Corporation*

	S-Corporation
Business Tax Deduction	Generally 100% of total premiums paid by employer for employees, their spouses and their qualified dependents are deductible
Personal Tax Deduction for Owner(s)**	2% or more owners can deduct 100% of “eligible” premiums paid for themselves, their spouses & qualified dependents***
Income Tax to Employee	Generally none to an employee who is not an owner of 2% or more of the stock
Income Tax to Owner(s)	Owners of 2% or more of stock must declare any employer-paid premiums as income, then are able to deduct the full “eligible premium” on their personal income tax forms***
Taxation of Benefits Received****	Benefits received from a Tax Qualified Long-Term Care Insurance Policy are not generally taxable as income

*Employers should consult with their own tax and legal advisors. **No deduction allowed on coverage for the owner, spouse or dependents if the owner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse's employer. Note: It is possible that provisions of the IRC other than section 7702(B) may, under certain circumstances, limit the employer's deduction for accident and health insurance premiums. ***Eligible premium is the deductible portion of the TQLTCI premium, which is subject to age based premium limitations and adjusted annually for inflation. ****The federal tax law limits the amount of per diem type benefits that may be received income tax-free under a TQ LTCI policy to the greater of (a) the qualified long term care expense incurred, or (b) the per diem limit imposed by the internal revenue code.

Federal Tax Benefit Summary – Partnerships*

	Partnerships
Business Tax Deduction	Generally 100% of total premiums paid by employer for employees, their spouses and their qualified dependents are deductible
Personal Tax Deduction for Partners**	Partners can deduct 100% of “eligible” premiums paid for themselves, their spouses & qualified dependents***
Income Tax to Employee	Generally none for non-partner employees
Income Tax to Partners**	Partners must declare any employer-paid premiums as income, then are able to deduct the full “eligible premium” on their personal income tax forms***
Taxation of Benefits Received****	Benefits received from a Tax Qualified Long-Term Care Insurance Policy are not generally taxable as income

*Employers should consult with their own tax and legal advisors. **No deduction allowed on coverage for the partner, spouse or dependents if the partner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse's employer. Note: It is possible that provisions of the IRC other than section 7702(B) may, under certain circumstances, limit the partner's deduction for accident and health insurance premiums. ***Eligible premium is the deductible portion of the TQLTCI premium, which is subject to age based premium limitations and adjusted annually for inflation. ****The federal tax law limits the amount of per diem type benefits that may be received income tax-free under a TQ LTCI policy to the greater of (a) the qualified long term care expense incurred, or (b) the per diem limit imposed by the internal revenue code.

Federal Tax Benefit Summary – Sole Proprietor*

	Sole Proprietor
Business Tax Deduction	Generally 100% of total premiums paid by employer for employees, their spouses and their qualified dependents are deductible
Personal Tax Deduction for Owner(s)**	Owners can deduct 100% of “eligible” premiums paid for themselves, their spouses & qualified dependents***
Income Tax to Employee	Generally none
Income Tax to Owner(s)	Generally none
Taxation of Benefits Received****	Benefits received from a Tax Qualified Long-Term Care Insurance Policy are not generally taxable as income

*Employers should consult with their own tax and legal advisors. **No deduction allowed on coverage for the owner, spouse or dependents if the owner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse's employer. Note: It is possible that provisions of the IRC other than section 7702(B) may, under certain circumstances, limit the owner's deduction for accident and health insurance premiums. ***Eligible premium is the deductible portion of the TQLTCI premium, which is subject to age based premium limitations and adjusted annually for inflation. ****The federal tax law limits the amount of per diem type benefits that may be received income tax-free under a TQ LTCI policy to the greater of (a) the qualified long term care expense incurred, or (b) the per diem limit imposed by the internal revenue code.

SERFF Tracking Number:	META-126507901	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	44941
Company Tracking Number:	I10-01		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	Individual LTCI Advertising/I10-01		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
AR_Cover Letter.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Explanation of variables		
Comments:			
Attachment:			
EOV-ADF#1787.10A Multi-Life ER Presentation Benefits Solution.pdf			
		Item Status:	Status Date:
Satisfied - Item:	NAIC Form		
Comments:			
Attachment:			
AR_NAIC_LA&H Transmittal.pdf			

Metropolitan Life Insurance Company
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-6594 Fax 203 221-6573
ccrittenden@metlife.com



Cherise Crittenden
Long-Term Care

February 18, 2010

Commissioner of Insurance
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: **Metropolitan Life Insurance Company ("MetLife")**
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Company Filing No. **I10-01**

Advertising Form Number	Brief Description of Advertising Material
ADF#1787.10A	Multi-Life Employer First Sale Presentation – Benefits Solution

Dear Sir/Madam

We enclose for filing electronic copies of the Individual long-term care advertising material described below. The materials are intended for use with the following approved individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR approved by your Department on January 13, 2005 and LTC2007 AR approved on August 17, 2007.

The advertising materials are new and do not replace materials previously filed with your Department.

We consider the material Invitation to Inquire advertisement.

This electronic submission includes the following:

- the advertisement
- the NAIC form
- an explanation of variables identifying how the variable material will be modified
- this letter
- See the EFT Transmittal for the \$50.00 filing fee.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely

A handwritten signature in purple ink that reads "Cherise Crittenden".

Cherise Crittenden
Consultant-Compliance/Mtkg-AD



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Multi-Life Employer Presentation: A Benefits Solution

ADF# 1787.10A

There are two types of variable material set forth in brackets within the enclosed form. These are:

1. Illustrative material; and
2. Specific variable material

Illustrative Material

- Slide 1: insert company name The name of the company to whom the presentation is being made will be inserted.

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below.

Section	Explanation
Slides 3, 8, 9, 16	Statistics and related sources may be used, omitted, or updated with more recent information.
Slides 4, 5, 6	Slides may be used or omitted. Bulleted text will be updated to concur with the most recent MetLife Annual Study of Employee Benefit Trends.
Slide 15: Federal Tax Benefit Summary	Will be omitted or replaced with one or more of the last four slides in this presentation, i.e. the Federal Tax Benefit Summary Slides.
Slides 21-24: Federal Tax Benefit Summary Slides	All four slides or one, two or three slides only may be used or omitted. Will be inserted after slide 14 and replace slide 15.
Slide 17 "determine employer contribution"	Will be used or omitted.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	ARKANSAS					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Rd Westport, CT 06881-9909	New York	A&H	241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Cherise Crittenden Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Rd Westport, CT 06881-9909	203.221.6594	203.221.6573	ccrittenden@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	I10-01
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Small <input type="checkbox"/> Employer <input type="checkbox"/> Discretionary <input type="checkbox"/> Other: _____ </div> <div> <input type="checkbox"/> Large <input type="checkbox"/> Association <input type="checkbox"/> Trust </div> <div> <input type="checkbox"/> Small and Large <input type="checkbox"/> Blanket </div> </div>
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9.	Type of Insurance (TOI)	LTC031 Individual Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC031.001 - Qualified
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11.	Submitted Documents	<div> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other </div> <div> Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ </div> <div> SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Certifications </div> </div> </div>
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12.	Filing Submission Date	February 18, 2010	
13	Filing Fee (If required)	Amount <u>\$50.00</u>	Check Date <u>EFT</u>
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number <u>EFT</u>
14.	Date of Domiciliary Approval	NA New York does not require LTCI advertising to be filed.	
15.	Filing Description: INDIVIDUAL LONG-TERM CARE INSURANCE ADVERTISING MATERIAL(S)		
	<p>PLEASE SEE COVER LETTER</p>		

16.	Certification (If required)
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>ARKANSAS</u>.</p>	
Print Name <u>Cherise Crittenden</u>	Title <u>Consultant-Compliance Mtkg/AD</u>
Signature <u><i>Cherise Crittenden</i></u>	Date: <u>February 18, 2010</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I10-01
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Multi-Life Employer First Sale Presentation – Benefits Solution	ADF#1787.07A	<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

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